

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
John Scott Ledner
Sandra Ledner
Debtors

Case No. 14-00617-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: REshelman
Form ID: 3180W

Page 1 of 2
Total Noticed: 28

Date Rcvd: Mar 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2019.

db/jdb
cr
4581052 +John Scott Ledner, Sandra Ledner, 1150 Woodland Drive, East Stroudsburg, PA 18301-7158
4445663 +PNC Bank, One PNC Plaza, 249 Fifth Avenue, Pittsburgh, PA 15222-2707
4512638 +3232 Newmark Drive, Miamisburg, OH 45342-5421
4448478 +American Education Services, PO Box 2461, Harrisburg, PA 17105-2461
4448932 +FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
4445673 +First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197-0002
4445674 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
4605380 +PNC Bank, 2730 Liberty Ave, Mail Stop P5PWLC02, Pittsburgh, PA 15222-4704
4509015 +PNC Bank Mortgage Service, P.O.Box 1820, Dayton, OH 45401-1820
+PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
+PNC Mortgage, a Division of PNC Bank, NA., 3232 Newmark Drive, Miamisburg, OH 45342-5421

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4445664 EDI: BANKAMER.COM Mar 22 2019 20:13:00 Bank of America, P.O. Box 982235,
El Paso, TX 79998-2235
4445665 +EDI: TSYS2.COM Mar 22 2019 20:13:00 Barclays Bank Delaware, P.O. Box 8803,
Wilmington, DE 19899-8803
4488838 +E-mail/Text: bncmail@w-legal.com Mar 22 2019 16:07:30 CERASTES, LLC,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4445666 EDI: CAPITALONE.COM Mar 22 2019 20:13:00 Capital One/Best Buy, P.O. Box 30253,
Salt Lake City, UT 84130-0253
4445667 EDI: CAPITALONE.COM Mar 22 2019 20:13:00 Capital One/Bon Ton, P.O. Box 30253,
Salt Lake City, UT 84130-0253
4489501 +E-mail/Text: bankruptcy@cavps.com Mar 22 2019 16:07:31 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4445668 +EDI: CHASE.COM Mar 22 2019 20:13:00 Chase/Bank One Card Services, P.O. Box 15298,
Wilmington, DE 19850-5298
4445669 +EDI: WFNBN.COM Mar 22 2019 20:13:00 Comenity Bank/Bon Ton, 3100 Easton Square Place,
Columbus, OH 43219-6232
4447409 EDI: DISCOVER.COM Mar 22 2019 20:13:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
4445670 +EDI: DISCOVER.COM Mar 22 2019 20:13:00 Discover Financial Svcs LLC, P.O.Box 15316,
Wilmington, DE 19850-5316
4448276 EDI: FORD.COM Mar 22 2019 20:13:00 Ford Motor Credit Company LLC, Dept 55953,
P O Box 55000, Detroit MI 48255-0953
4445671 +EDI: FORD.COM Mar 22 2019 20:13:00 Ford Motor Credit, P.O.Box 542000,
Omaha, NE 68154-8000
4445672 EDI: RMSC.COM Mar 22 2019 20:13:00 GECRB/Home Design HVAC, c/o P.O. Box 965036,
Orlando, FL 32896-5036
4466618 EDI: Q3G.COM Mar 22 2019 20:13:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
4445675 EDI: TFSR.COM Mar 22 2019 20:13:00 Toyota Motor Credit Corp., 5005 N River Blvd NE,
Cedar Rapids, IA 52411-5634
4450120 EDI: TFSR.COM Mar 22 2019 20:13:00 Toyota Lease Trust, PO Box 8026,
Cedar Rapids, Iowa 52408-8026
4450123 EDI: TFSR.COM Mar 22 2019 20:13:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,
Cedar Rapids, Iowa 52408-8026

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4445676* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Leasing, 5005 N River Blvd. NE,
Cedar Rapids, IA 52411-6634)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 24, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
Donna Donaher on behalf of Creditor PNC Bank donaherd@fnb-corp.com
Howard Gershman on behalf of Creditor CAB East, LLC/Ford Motor Credit Company, LLC
hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Nicole Bernadette LaBletta on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
nlabletta@pincuslaw.com, vbarber@pincuslaw.com, tbougouneau@pincuslaw.com
Timothy B. Fisher, II on behalf of Plaintiff Sandra Ledner donna.kau@pocono-lawyers.com
Timothy B. Fisher, II on behalf of Debtor 1 John Scott Ledner donna.kau@pocono-lawyers.com
Timothy B. Fisher, II on behalf of Plaintiff John Scott Ledner donna.kau@pocono-lawyers.com
Timothy B. Fisher, II on behalf of Debtor 2 Sandra Ledner donna.kau@pocono-lawyers.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1 **John Scott Ledner**

First Name Middle Name Last Name

Debtor 2 **Sandra Ledner**
(Spouse, if filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:14-bk-00617-RNO**

Social Security number or ITIN **xxx-xx-7011**

EIN ____-____-____

Social Security number or ITIN **xxx-xx-6493**

EIN ____-____-____

Order of Discharge

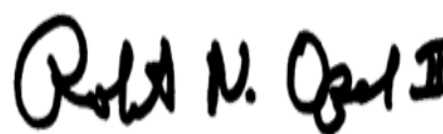
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John Scott Ledner

Sandra Ledner

By the
court:

March 22, 2019

Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.